(c) On 17.10.88 information was received from Police Control Room that Dr. Sangeeta Jain of Lady Hardinge College Hostel had committed suicide. Case FIR No. 299 dated 17.10.88 u/s 304-B IPC was registered at PS Mandir Marg. Dr. Virender Jain, husband of the deceased, was arrested on 22.10.88.

(d) Crime (Women) Cell of Delhi Police was established in 1983. Its working has already been streamlined.

Bank frauds

2421. SHRI K. V. THANGKABALU:
SHRI SURESH PACHOURI:

Will the Minister of FINANCE be pleased to state:

(a) whether according to the Reserve Bank of India, the total number of fraud cases in the commercial banks had registered a rise by over 4 per cent during 1987 despite paying special attention to prevent them;

(b) if so, what is the total number of frauds during 1986, 1987 and 1988 (upto June);

(c) what is the total amount involved in such frauds year-wise; and

(d) what steps have been taken by the commercial banks to reduce frauds?

THE MINISTER OF STATE IN THE DEPARTMENT OF ECONOMIC AFFAIRS IN THE MINISTRY OF FINANCE (SHRI EDUARDO FALEIRO): (a) to (c) According to Reserve Bank of India, the total number of cases of bank frauds within the country and amount involved therein in 28 public sector banks during the years 1986, 1987 and 1988 (upto 30.6.88) as reported to it by them, is as indicated below:

Year	No. of frauds	Amount involved (Rs. in crores)
1986. . .	1823	44.42
1987. . .	1902	40.84
1988. . . (upto 30-6-88)	900	12.22

(Data provisional)

(d) Banks have books of instructions indicating precautions/checks which their staff should observe to prevent occurrence or recurrence of frauds. Steps are being taken by the banks to:

(1) strengthen the control mechanism including the internal audit/inspection machinery in order to eliminate the scope for fraud and malpractices;

(2) initiate action to inflict punishment befitting the seriousness of irregularities committed by the employees;

(3) ensure quicker disposal of departmental enquiries,

(4) review and revamp the vigilance machinery in the banks,

(5) take steps to tone up the control and supervision,

(6) strengthen the Management Information system; and

(7) follow up of inspection/audit arrangements for clearing arrears in balancing of books and reconciliation of accounts on continuous basis.

Trade between India and G.D.R.

2422. SHRI K. V. THANGKABALU: Will the Minister of COMMERCE be pleased to state:

(a) whether there is any agreement with the German Democratic

Republic to double the bilateral trade within the next couple of years;

(b) what is the trade turnover between the two countries in 1987; and

(c) what are the important items of imports and exports?

THE MINISTER OF STATE IN THE MINISTRY OF COMMERCE (SHRI P. R. DAS MUNSHI): (a) to (c) There is no specific agreement to double the bilateral trade within the next couple of years. However, both the Governments have agreed to intensify the efforts to enlarge and diversify the structure of bilateral trade and also to encourage new forms of economic cooperation like joint ventures, cooperation in services sector, etc., with a view to increasing substantially the levels of bilateral trade.

The main items of import from the GDR into India have been: Muriate of Potash, steel and steel products, organic and inorganic chemicals, chemical products like cinematographic films, newsprint and machinery items like mining machinery, textile machinery, machine tools, printing machinery, diesel generating sets etc. The main items of exports from India to the GDR have been: Finished leather, shoe-uppers, de-oiled cakes and other extractions, cottonseed extractions, spices, tobacco, iron ore mica and mica products, cotton textiles including grey cloths, ready-made garments and knitwear, jute products, machinery items including machine tools and hand tools, etc.

The DGCI&S trade figures are made available on financial year basis only. The following tabular statement gives the trade flows between India and the GDR during the last two financial years:—

(In Rs. crores)

	1986-87(P)	1987-88(P)
Imports from the GDR into India .	89·65	94.59
Exports from India to the GDR . .	84·01	106·23
Trade turnover .	173·66	200.82

(P) Provisional figures Source: DGCI&S, Calcutta

Restructuring of bank lending rate

2423. SHRI K. V. THANGKABALU: Will the Minister of FINANCE be pleased to state:

(a) whether the Reserve Bank of India has given directions for restructuring the bank lending rate;

(b) whether the policy of the Reserve Bank of India would affect credit policies being followed by the nationalised/scheduled banks in the country;

(c) whether Government are contemplating in terms of giving retrospective effect from 1985 onwards; and

(d) if so, whether it envisages all banking loans from Rs. 20,000 to Rs. 2 lakhs?

THE MINISTER OF STATE IN THE DEPARTMENT OF ECONOMIC AFFAIRS IN THE MINISTRY OF FINANCE (SHRI EDUARDO FALEIRO): (a) to (d) Reserve Bank of India has recently restructured the bank lending rates with a view to providing some relief to borrowers with good credit record, and at the same time, to provide flexibility to scheduled commercial banks in the matter of determining lending rates. Effective from October 10, 1988 all